them may not necessarily be appropriate for you : your circumstances and views may differ from theirs; and a hasty and undeliberated imitation may terminate in a lamentation of loss. Simply use their action, if they be judicious persons, as a help to decision, proportiotaed to their intimacy of knowledge and sobriety of judgment. Better the expenditure of thought and trouble the at commencement of an investment than the waste of money and upbraiding memory at the close.

9. An adaptation of an ancient adage may fitly form a final injunction. Take care of the Principal; the Interest will take care of itself. If the attention be always vigilantly fixed upon the safety of the capital, yon will never be tempted by the attraction "of a delusively high return, by which the Integrity of the Principal would be jeopardised.